

## POST-RETIREMENT BENEFITS FACT SHEET

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(Employee Name)

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(Date)

One of the advantages of working for the Federal government is being eligible to participate in the various employee benefits programs. The cost of these programs is shared by you—the employee and the Federal government—your employer. Two of the benefits employees are usually most interested in are the Federal Employees Health Benefits program (FEHB) and the Federal Employees Group Life Insurance (FEGLI) plan. Employees who retire from government service can elect to continue FEHB and FEGLI coverage for themselves and their families. **However**, retiring employees **must have participated** in the FEHB and FEGLI programs for **the last 5 years of service** (or for all of their service during which they were eligible for coverage, if less than 5 years) **or they will not be eligible to continue FEHB and FEGLI coverage after they retire**. Many employees are not aware of this regulation and fail to enroll soon enough to continue coverage as retirees. Others enroll in the plans 5 years before they plan to separate from government service, but find themselves unexpectedly retiring early because of disability, reduction in force or voluntary early retirement. If you want to continue participating in FEHB and FEGLI when you retire, you need to be aware of the regulations and plan ahead.